Quotes from Recent Clients

"I would absolutely recommend the Housing Rehab Loan Program to a friend. **There is no way without the loan that I could have made the improvements to my house**, brought it up to code and had the seismic safety work done."

– F.S.

"Your staff made the entire process pleasant." – B.R.S.

"I like that the monthly payments are according to my budget."

- M.N.

"The H.R.L.P. did an excellent job, **more than** I **expected**."

– Y.G.

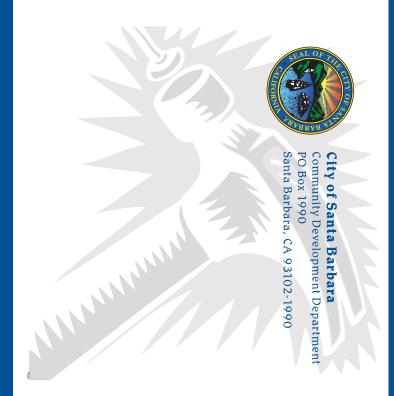
"Your people and your program worked so well for me, I couldn't have asked for more."

– V.Q.

"The courtesy and help from everyone I came in contact with was the best. I am enjoying my'new' home."

– K.S.

Call Today! 564-5461





DON'T PUT OFF NEEDED REPAIRS ANY LONGER!





The HRLP of the City of Santa Barbara assists qualified low-income homeowners by offering 3% fixed interest loans

for home repair projects.

Many loan recipients are not required to make monthly payments.



CITY OF SANTA BARBARA HOUSING REHABILITATION LOAN PROGRAM

- Need a new roof?
- New windows?
- New plumbing or electrical?
- Has your family outgrown your current living space?

Program

The City of Santa Barbara Housing Rehabilitation Loan Program assists low income homeowners by providing 3% interest rate loans for home rehabilitation projects. Loans are primarily for repairs and improvements considered essential to the residents' health, safety and welfare. Funding for the program is provided by a grant from the U.S. Department of Housing and Urban Development.

Eligible Improvements

Most exterior and interior property improvements are eligible, including:

- Repairing or replacing your roof
- Replacing windows and doors
- Painting the interior and exterior
- Repairing or upgrading plumbing or electrical systems
- Replacing your water heater
- Installing a wall heater
- Repairing or replacing damaged kitchen sinks, cabinets or counter tops
- Installing flooring

City Staff Services (provided at NO CHARGE to the property owner)

- Financial counseling
- Assistance in application preparation
- Property inspection
- Preparation of work specifications & cost estimates
- Assistance with the bidding process
- Construction monitoring, including review of plans, permits, and insuring all work is inspected
- Accounting services, including processing and disbursement of funds

Terms of the Loan

The City offers three percent (3%) interest, deferred payment loans to incomequalified households. Repayment may not be due until your home is sold, ownership is transferred, or the first mortgage is refinanced with "cash out".





Please call 564-5461

for more information on how you can enhance your home, add value to your property and make your home a better and more comfortable place to live.